

Workers with Disabilities Medicaid Coverage

Working-age adults with disabilities need health insurance to either enter or stay in the work force. The Workers with Disabilities Medicaid coverage allows individuals with disabilities who want to work and increase their earnings to do so and still qualify for Medicaid. North Dakota legislators approved this coverage because workers with disabilities often have health care needs that exceed what private coverage will pay.

Qualifying individuals have to “buy into” the Medicaid program by paying a monthly premium based on their income. This program also covers mental health and some dental services.

Individuals can apply at their local county social service office.

To Qualify:

- An individual must be age 16 to 64. Coverage stops at the end of the month before the month of a person's 65th birthday.
(**Example:** Joe turns 65 on September 12th. His coverage would end on August 31.)
- An individual must be disabled.
(**Note:** Meets the Social Security Administration's definition of disability.)
- The family's total net countable income cannot be more than 225 percent of the Federal Poverty Level.
- An individual must be gainfully employed.
- An individual may continue to be considered gainfully employed even if he or she did not work for a short time due to an illness or injury.
- An individual may qualify for the buy-in program even if he or she has private health care coverage.
- The Medicaid program asset limits are \$3,000 for a single individual and \$6,000 for a married couple. Each individual who qualifies under this coverage is allowed another \$10,000 in assets.
(**Note:** Excludes home, car, and pre-paid burial.)

Premiums:

- The individual must pay a one-time \$100 enrollment fee.
- Individuals who qualify pay a monthly premium equal to **five percent** of the individual's gross countable income.
(**Example:** Joe earns \$1050/mo. His monthly premium would be \$52.50/mo., which gets rounded up to \$53/mo.)

Frequently Asked Questions:

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- Q - Are people who qualify under the Workers with Disabilities Medicaid Coverage required to have a primary care physician?**
- A -** No. People who qualify for the coverage do not have to name a primary care physician.
- Q - How often must an individual pay the \$100 enrollment fee to have health coverage under the Workers with Disabilities Medicaid Coverage?**
- A -** The \$100 enrollment fee is a once-in-a-lifetime fee for qualifying people.
- Q - What is the earliest day an person can be covered under the Workers with Disabilities Medicaid Coverage?**
- A -** Coverage can start up to three months before the month the person applied for Medicaid. (Example: If your application is received in October, coverage could go back three months to July if you qualify.)
- Q - My father receives home and community-based services. Can he qualify for the Workers with Disabilities Medicaid Coverage?**
- A -** Any person who is working and meets the criteria may be eligible for coverage no matter where he or she lives or what care and support are received.
- Q - What services are covered under the North Dakota Workers with Disabilities Medicaid Coverage?**
- A -** People who qualify receive full Medicaid coverage and have the same Medicaid benefit caps and limits as other Medicaid clients.
- Q - Does the Workers with Disabilities Medicaid Coverage cost families any other out-of-pocket costs besides the monthly premium?**
- A -** Yes. There are regular Medicaid co-payments. Participants must follow all the rules of the Medicaid Program to make sure there are no other out-of-pocket costs besides the premium or co-payments.

For information, contact your local county social service office. County contact information is at www.nd.gov/dhs/locations/countysocialserv/index.html.